

UNITED STATES BANKRUPTCY COURT  
District of New Jersey

Albert Russo  
CN 4853  
Trenton, NJ 08650  
(609) 587-6888  
Standing Chapter 13 Trustee



Order Filed on May 21, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In re:

Richard T Drude

Debtor(s)

Case No.: 19-19333 / MBK

Hearing Date: 05/19/2020

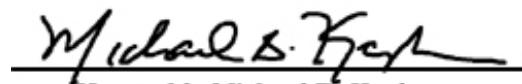
Judge: Michael B. Kaplan

Chapter: 13

**ORDER REGARDING CHAPTER 13 STANDING  
TRUSTEE'S MOTION TO DISMISS OR  
CERTIFICATION OF DEFAULT**

The relief set forth on the following page is **ORDERED**.

**DATED: May 21, 2020**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

This matter having come before the Court on the Standing Trustee's Motion to Dismiss or an objection to the Trustee's Certification of Default, and good cause having been shown, it is

**ORDERED** that case is allowed to continue under Chapter 13 upon the following terms and conditions:

- \$1,929.00 paid to date
- Debtor(s) shall remit a lump sum payment of \$58.00 to the Trustee by 5/29/2020
- Debtor(s) shall remit \$264.00 per month to the Trustee for 27 months beginning 6/1/2020
- If the Debtor(s) fail to make regular plan payments to the Trustee for a period of more than 30 consecutive days, upon the Certification of the Trustee of such non-payments, with Notice of the Certification to the Debtor(s) and the Debtor(s) attorney, if any, the within case shall be dismissed.

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New JerseyIn re:  
Richard T Drude  
DebtorCase No. 19-19333-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 2

Date Rcvd: May 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2020.

db +Richard T Drude, 9 Forest Park Terrace, Monroe Township, NJ 08831-8508  
atty +Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

## \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 28, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Denise E. Carlon on behalf of Loss Mitigation CITIZENS FINANCIAL/FRANKLIN AMEREICAN MORTGAGE dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Denise E. Carlon on behalf of Creditor Citizens Bank, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 James J. Fitzpatrick on behalf of Debtor Richard T Drude nickfitz.law@gmail.com, nadiafinancial@gmail.com; jfitzpatrick@fitzgeraldcrouchlaw.com; fitz2law@gmail.com  
 John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
 Kevin Gordon McDonald on behalf of Creditor Citizens Bank, N.A. kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Marguerite Mounier-Wells on behalf of Debtor Richard T Drude nadiafinancial@gmail.com, mwells@fitzgeraldcrouchlaw.com; Fitz2Law@gmail.com  
 Martin C. Latinsky on behalf of Debtor Richard T Drude mlatin56@gmail.com, latinskyfitzlaw@gmail.com  
 Nicholas Fitzgerald on behalf of Debtor Richard T Drude Fitz2Law@gmail.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11